

Richmond Real Estate is Usually Active at This Time. To Advertise in the Times-Dispatch Real Estate Columns Means to Bring to the Attention of Every Prospective Buyer the Real Estate that You Desire to Sell or Rent.

# DOLLARS PAID FOR RENT

**ACT AT ONCE!**

This is Your Opportunity.  
Do It Now! It Comes But Once!

**MAKE THE RICH MAN RICHER,  
THE POOR MAN POORER.**

Here is the Plan That Will Stop  
the Visits of the Rent Collector  
and Increase That Little  
Savings Account in the Bank.



**Remember!** 1st. A monthly payment on your home is the best investment you can make  
2d. A monthly payment of Rent to a Landlord is TO YOU a dead loss.

It is a duty that every man owes to his family to own a home and stop peddling out to landlords his hard-earned money for rent.

What financial gain is it to you to have paid your rent promptly for 20 years?

Now is time to begin paying rent to yourself and your family so that they may reap the benefits that your landlord now enjoys. The man that owns his home has journeyed half the road to success.

**OUR** plan makes the poor man as well as the rich man his own landlord.

**Stop! Consider This Carefully--**

Think of what it means to own your own home--a home for your wife and children--ALL YOUR OWN! And when old age comes, "absolute independence."

**ONLY \$6 PER MONTH INVESTED**, paid for 6 months, makes you eligible to a loan of \$1,000.00 or more, pro rata. Should the loan be made at this time, an additional payment of \$36.00 is required, and you receive an advance credit of \$54.00 out of the \$72.00 paid in. By carefully investing this loan you can easily secure a home that will rent for \$12.50. You are required to pay the Company \$7.50 per month, a net gain to you of \$5.00, which in 10 years and 6 months amounts to \$630.00, which you can again invest, to still further your independence and enrich yourself. We will now see how much interest you would have to pay for the use of the loan for ten years and six months: You only owe the Company \$946 at the time the loan is made, and 5 per cent. interest per annum on that amount for the first year would be \$47.30; therefore, for the full term of loan you would pay \$271.65 interest, an average of \$25.87 per year; then subtract that amount from the amount that you have saved, and you will have a surplus of \$358.35, which is clear gain. Don't you own the thousand-dollar home? Now, what is the amount of your investment? Only \$72. You now own a \$1,000 piece of property and have a surplus of \$358.35. Were you ever before in life offered a better opportunity?

After you have paid \$72.00 in dues, should you decide not to take the loan you can accept a paid-up certificate bearing interest at the rate of 5 per cent. per annum, payable semi-annually. The contract also provides for cash surrender. Your total equated payment on a \$1,000.00 loan would only amount to \$9.66 per month. Fill in the coupon in the corner, and receive the generous benefit we offer you, and **DO IT NOW**, for another month's payment of rent will be more than the advance payment on a \$2,000.00 loan.

## The Standard Trust Company,

HOME OFFICE: (Incorporated) BIRMINGHAM, ALA.

L. F. HARRIS, President. H. SHEFFIELD, Vice-President. F. E. WHITEHEAD, Sec. and Treas.

**Capital Stock, \$500,000**

Standard Trust Company (Inc.)

February 18, 1906.

Dr. Lehr, Va. Mgr.

Good for \$2.00 advance payment on application for Loan, if presented within two weeks from date hereon.

Name .....

Address .....

Don't Pay Rent! But With Rent Money OWN YOUR HOME.

### INTEREST TABLE (On \$1,000 Loan)

Amount of loan	\$1,000.00
Amount to your credit	\$4.00
Balance due 1st year, \$946.00 at 5 per cent.	\$47.30
Balance due 2nd year, \$856.00 at 5 per cent.	42.80
Balance due 3rd year, \$766.00 at 5 per cent.	38.30
Balance due 4th year, \$676.00 at 5 per cent.	33.80
Balance due 5th year, \$586.00 at 5 per cent.	29.30
Balance due 6th year, \$496.00 at 5 per cent.	24.80
Balance due 7th year, \$406.00 at 5 per cent.	20.30
Balance due 8th year, \$316.00 at 5 per cent.	15.80
Balance due 9th year, \$226.00 at 5 per cent.	11.30
Balance due 10th year, \$136.00 at 5 per cent.	6.80
Balance due 6 mos., \$46.00 at 5 per cent.	1.15
Total interest for 10-12 years—	
\$271.65 divided by 126 months equals...	\$2.16 per mo.
\$946.00 divided by 126 months equals...	\$7.50 per mo.

Total equated monthly payments...\$9.66

Loans may be paid at any time, thus stopping further interest

Address All Communications to

**Dr. J. L. LEHR, State Mgr.,**

710-711 American National Bank Building,

Phone 255. Richmond, Va.

REAL ESTATE—For Sale.

## Here's a Hummer

FOUR HUNDRED ACRES OF LAND.  
TWO HUNDRED ACRES CLEARED.  
TWO HUNDRED ACRES IN TIMBER.

Only eight miles from Richmond, three miles from electric and steam railroad. Two-story, eight-room house, in fair condition; plenty of out-buildings, but in poor condition. To close up this estate, we propose to sell this valuable property for \$4,000.00—\$1,000.00 cash, the balance on terms to suit.

FARMS, LARGE AND SMALL,  
WE HAVE THEM ALL;  
GIVE US A CALL.

**Cassellman & Co.**  
1108 East Main St.

**\$3,750**

An attractive little Dwelling (new), on Ivy Street. All modern conveniences.

**CHAPIN & HUME.**

**\$6,200**

Corner, 12-room, modern Brick Residence.

**GRACE STREET,**

East of Harrison Street. Don't phone.

**McVEIGH & GLINN.**

Lee District Lots,

Franklin, Grace, Park Avenue, Broad, at prices which will enable you to make quick profits. See ad. in this paper and call and see.

**T. M. Wortham & Co. at once**

**\$6,000**

New 10-room Brick Dwelling, arranged for two families (two baths, etc.), just finished, on IVY STREET, near Allen Avenue. This offer is only open for few days.

**CHAPIN & HUME.**

OLD MERCHANDISE BUSINESS and good farm of 107 acres on Chesapeake and Ohio for sale. Price \$2,500.

**GEO. E. CRAWFORD,**

423 East Main Street.

Price \$32,000,  
Rent, \$3,400.

Best investment on the market. A modern Apartment House; never vacant; a word to the wise. "Call early."

**GREEN & REDD.**

Lee District Lots,

Franklin, Grace, Park Avenue, Broad, at prices which will enable you to make quick profits. See ad. in this paper and call and see.

**T. M. Wortham & Co. at once**

**\$9,000**

Twelve rooms, model home, centrally located. A big bargain.

**GREEN & REDD.**

**WEST-END LOTS**

At \$15 Per Foot.

An entire block adjoining Soldiers' Home. This property lays well and affords an opportunity for a big spec.

**CHAPIN & HUME.**

**\$6,500**

Nine (9) rooms, every convenience; combination gas and electric fixtures; built of the very best materials and workmanship. Lot 25x150.

**NO. 2209 WEST GRACE STREET.**

**GREEN & REDD.**

REAL ESTATE—For Sale.

## WEST-END LOTS,

IVY STREET, near Robinson,

**\$15 PER FOOT.**

Get in the push before they are all sold.

**CHAPIN & HUME.**

Lee District Lots,

Franklin, Grace, Park Avenue, Broad, at prices which will enable you to make quick profits. See ad. in this paper and call and see.

**T. M. Wortham & Co. at once**

**\$3,600**

Seven (7) rooms, porcelain tub, newly papered; excellent order.

**NO. 202 WALNUT STREET.**

**GREEN & REDD,**

1114 E. Main Street.

## Lots---Hanover St.

BEAUTIFUL LOCATION.

**\$40.00 Per Foot.**

**PARK AVENUE,**

**\$60.00 Per Foot.**

**CHAPIN & HUME.**

**\$4,500**

Eight (8) rooms, wide porch and reception hall; beautifully finished throughout; a model home and a bargain.

**NO. 206 SYCAMORE STREET.**

**GREEN & REDD.**

**FOR SALE TO CLOSE AN ESTATE.**

**\$2,900—Rental \$300.**

Large 10-room Detached Brick Residence, 703 N. Ninth Street. A good home or safe investment. Address

**GEO. W. JOHNSON,**

803 W. Main Street.

**\$3,750**

Seven (7) rooms, porcelain tub, newly papered; perfect order.

**NO. 2307 HANOVER STREET.**

**GREEN & REDD.**

**MAIN STREET BLOCK.**

ONLY \$15.00 PER FOOT.

One square from Boulevard.

**J. Thompson Brown & Co.**

**\$4,250**

Nine rooms, porcelain tub; handsomely papered, newly built.

**NO. 2301 HANOVER STREET.**

**GREEN & REDD.**

REAL ESTATE—For Sale.

## You Can Make Money

IN THESE

**38 West End Acres,**

Extension Franklin and Grace Streets.

**ONLY \$500 PER ACRE.**

61-2 and 19 acres north Barton Heights.

**ONLY \$200 PER ACRE.**

Ten minutes from trolley.

**J. Thompson Brown & Co.**

**\$6,350**

Eight (8) rooms, every convenience, recently built and very handsomely papered throughout; a charming home.

**Lot 269-12x143.**

**NO. 2310 W. GRACE STREET.**

**GREEN & REDD.**

**For Sale in Lee District.**

**LARGE TRACT ON**

**Monument Avenue.**

**\$125 per foot if taken at once.**

**McVEIGH & GLINN.**

**Vacant Lots in the city near the new**

**CHIMBORAZO SCHOOL**

**AT**

**\$14.00 PER FOOT.**

Now is your chance to buy a lot cheap. They will be higher soon.

**CHAPIN & HUME.**

**HOME.**

**\$8,500**

Grace, between Harrison and Ryland St.

**\$6,500**

Grace, between Shaffer and Harrison St.

**\$6,500**

Main, near Monroe Park.

**\$7,000**

Park Avenue, near Vine Street.

**\$5,800**

Park Avenue, near Monument.

See me personally about these. Please don't phone.

**H. A. McCURDY,**

Mutual Building.

**Monument Avenue,**

30 foot lot, between Addison and Allison, below the market price.

**J. A. Connelly & Co.,**

4 N. Tenth Street.

**Over 15 Per Cent.**

\$1,100 cash will buy two small houses, nearly new, renting for \$14.00 per month. West End.

**POLLARD & BAGBY.**

REAL ESTATE—For Sale.

## FOR SALE,

Choice Franklin Street

Corner Lot,

east of Harrison and west of Adams

Street. Just the right size.

**Pollard & Bagby.**

**FOR SALE,**

112 Acres—4 room house; pretty and healthy location; graveled road; about 600 cords growing wood and some saw timber; 3 miles from city; 3 from trolley line.

Price, \$2,000.

24 Acres—6 room dwelling, barns, orchard; well watered; all fenced; choice home and farm; city 3-1-2 miles. Price, \$2,200.

82 Acres—1-1-2 miles railroad station; all fenced; brick house, 10 rooms; large barn, tenant houses and orchard; ten miles from city.

Price, \$2,750.

Largest and most select list of property in Virginia. Free catalogue.

**R. B. CHAFFIN & CO. (Inc.),**

No. 1 N. Tenth Street.

**Two Cross Street Nobby**

**Brick Dwellings,**

in West End, practically new, bringing 6 per cent. net on price asked.

**E. A. CATLIN.**

**\$3,500—Rental \$360.**

Centrally located property. Good, substantial investment.

**J. A. Connelly & Co.,**

4 N. Tenth Street.

**CHURCH HILL.**

\$2,250 will buy a good 8-room House on Twenty-sixth Street, near Broad. Splendid locality.

**POLLARD & BAGBY.**

**West Grace Street**

Modern Home. Please don't phone.

**J. A. Connelly & Co.,**

4 N. Tenth Street.

**Centrally Located Dwelling,**

on good street; can be bought for much less than its cost.

**E. A. CATLIN.**

REAL ESTATE—For Sale.

## If You Want

to buy a cheap piece of

**IMPROVED PROPERTY**

on Grove Ave., Park Ave.

and West Main St., see us.

**Wm. B. Pizzini Co.,**

Tenth and Bank.

**A Great Bargain.**

Twenty acres of land at \$250 per acre adjoining Chestnut Hill and on the car line. Speculators in land will very soon turn in this direction, and money can be made on this property.

**SUTTON & CO.**

**\$4,000**

Bon Air Residence, with all the attractions of the city and country combined. This is greatly less than its real value.

**E. A. CATLIN.**

**\$4,500**

for Three-Story and Basement Brick Dwelling on Leigh, near Eighth Street. Renting to a good yearly tenant for \$450 per annum.

**SUTTON & CO.**

**Farm Suitable For Dairy,**

**Poultry Farm or Trucking,**

3-4 miles from line of Richmond and Petersburg Electric Railway; convenient to schools, R. F. D.; an excellent chance to get a bargain. Address

**BOX 272, Richmond.**

**\$3,500**

will buy an ideal country home on one-acre trolley line; elegant shade; about 4 acres good land; convenient to school and store, and 2-1-2 miles from city.

**E. A. CATLIN.**

**FOR SALE,**

A most attractive row of new Two-Story Brick Dwellings, well located in the West End, and rented to yearly tenants at \$450 each. Can be sold on a good-paying basis. Call and see us. Don't phone.